

UNITED STATES BANKRUPTCY COURT  
FOR THE  
DISTRICT OF MASSACHUSETTS  
EASTERN DIVISION

In re:

ERIC N. REYBURN

Debtor

Chapter 11

Case No. 09-20683-FJB

**DEBTOR'S MOTION FOR CONTEMPT AND SANCTIONS  
AGAINST OCWEN LOAN SERVICING, LLC**

Eric N. Reyburn (the "Debtor"), through his counsel Michael Van Dam ("Counsel") files this Motion for Contempt and Sanctions against Ocwen Loan Servicing, LLC for its failure to comply with the order confirming the Debtor's Chapter 11 Plan. In support of the relief requested in the Motion, the Debtor respectfully represents as follows:

**FACTUAL ALLEGATIONS**

1. The Debtor filed this case on November 4, 2009 (the "Filing Date").
2. The First Amended Chapter 11 Plan was confirmed on June 20, 2011 (See "Order" at Docket 720).
3. As of this filing, Ocwen Loan Servicing ("Ocwen") purports to hold and or services the loans/mortgages on the Debtor's following properties listed on Exhibit A attached hereto.
4. Ocwen, and, if applicable, its predecessor continue to compute the loan under the pre-confirmation contractual terms. There is no doubt that the Ocwen is in contempt of the Order. For example,

141 Fayerweather Street - maturity date incorrect, principal balance incorrect

(note has been accelerated and Servicemembers petition filed by Korde & Associates)

39 Porter Street - interest rate incorrect, principal balance incorrect

2 Inman Place - interest rate incorrect, maturity date incorrect

59-61 Elm Street - interest rate incorrect, maturity date incorrect

9-11 Hazel - maturity date incorrect

204 Garden Street - maturity date incorrect, principal balance incorrect, interest rate incorrect.

The Debtor attaches loan statements regarding the aforementioned loans as Exhibit B. Further, the Debtor assumes any other loans held by Ocwen are also incorrect.

#### **RELIEF REQUESTED AND BASIS THEREFOR**

5. Ocwen's failure to abide by the Order has caused the Debtor significant problems.

The Debtor has spent hours on end attempting to resolve this without Court intervention. The Debtor has from the outset of confirmation attempted to pay Ocwen, however, it sends back the payment(s).

6. By this Motion, the Debtor requests that this Court enter an Order pursuant to section 105(a) of the Bankruptcy Code and rule 9020 of the Federal Rules of Bankruptcy Procedure: (1) holding that Ocwen is in civil contempt for having failed to abide by the Order; (2) allowing Ocwen to cure the contempt by immediately updating its records to reflect the parameters outlined in the Plan; (3) reimbursement of the Debtor's legal fees and costs; and (4) reimbursement of

filing fees along with fees due to the United States Trustee incurred while the case remains open (5) reimburse the Debtor for his time and expense; and (6) any other relief, including punitive damages, this Honorable Court deems just and proper.

WHEREFORE, the Debtor requests relief as requested herein.

Eric Reyburn  
By his attorney,

/s/ Michael Van Dam  
Michael Van Dam, Esq. BBO# 653979  
Van Dam Law LLP  
233 Needham Street  
Newton, MA 02464  
Tel: 617-969-2900  
mvandam@vandamlawllp.com

Dated: February 2, 2017

Exhibit A					
number	street	city	Original Creditor	Class	Current Creditor
29-31	Blanchard Road	Cambridge, MA	Deutsche Bank National T	5	Ocwen Loan Servicing, LLC
59-61	Elm Street	Cambridge, MA	Wells Fargo Bank, N.A.	8	Ocwen Loan Servicing, LLC
141	Fayerweather Street	Cambridge, MA	Deutsche Bank National T	10	Ocwen Loan Servicing, LLC
204	Garden Street	Cambridge, MA	Deutsche Bank National T	9	Ocwen Loan Servicing, LLC
206	Garden Street	Cambridge, MA	BAC Home Loans Servi	16	Nationstar
9-11	Hazel Street	Cambridge, MA	GMAC Mortgage, LLC	12	Ocwen Loan Servicing, LLC
2	Inman Place	Cambridge, MA	US Bank, National Associ	7	Ocwen Loan Servicing, LLC
48-50	Magoun Street	Cambridge, MA	HSBC Bank USA, N.A.	15	Ocwen Loan Servicing, LLC
37-39	Porter Road	Cambridge, MA	One West Bank, F.S.B.	23	Ocwen Loan Servicing, LLC

## Exhibit B



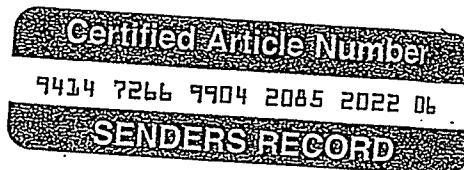
## ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, &amp; RHODE ISLAND

October 21, 2016

Eric N. Reyburn  
204 Garden Street  
Cambridge, MA 02138

Our File No. 09-055949



Dear Sir/Madam:

Please be advised that this office represents Ocwen Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-OPT3, Asset-Backed Certificates, Series 2006-OPT3 (Holder) the present holder of your mortgage to Option One Mortgage Corporation, dated February 17, 2006 in the original principal amount of \$664,000.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 141 Fayerweather Street, Cambridge, MA 02138. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of November 1, 2016, the amount of the debt is \$685,959.48. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THAT YOU HAVE THIRTY (30) DAYS TO NOTIFY THIS OFFICE OF A DISPUTE AS TO THE VALIDITY OF ALL OR ANY PORTION OF THE DEBT MAY NOT PREVENT THIS OFFICE FROM FILING A COMPLAINT TO FORECLOSE MORTGAGE WITHIN THAT TIME.

IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSURE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

PLEASE BE ADVISED THAT THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Sincerely,

  
Timothy A. French  
TAF/cc900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851  
PHONE: 978-256-1500 / FAX: 978-256-7615  
HOURS OF OPERATION: 8:30AM - 5:30PM, EST MONDAY THRU FRIDAY

(SEAL)

COMMONWEALTH OF MASSACHUSETTS

LAND COURT

DEPARTMENT OF THE TRIAL COURT

LAND COURT  
FILED

16 OCT 25 AM 11:31

16 SM 010314



ORDER OF NOTICE

TO:

Eric N. Reyburn, Individually and as Trustee of 141 Fayerweather Street Realty Trust

and to all persons entitled to the benefit of the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 et. Seq.:

Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust  
2006-OPT3, Asset-Backed Certificates, Series 2006-OPT3

claiming to have an interest in a Mortgage covering real property in Cambridge, numbered 141 Fayerweather Street, given by Eric N. Reyburn to Option One Mortgage Corporation, dated February 17, 2006, and recorded in Middlesex County (Southern District) Registry of Deeds in Book 46988, Page 144, and now held by the Plaintiff by assignment, has/have filed with this court a complaint for determination of Defendant's/Defendants' Servicemembers status.

If you now are, or recently have been, in the active military service of the United States of America, then you may be entitled to the benefits of the Servicemembers Civil Relief Act. If you object to a foreclosure of the above-mentioned property on that basis, then you or your attorney must file a written appearance and answer in this court at Three Pemberton Square, Boston, MA 02108 on or before JAN 02 2017 or you will be forever barred from claiming that you are entitled to the benefits of said Act.

Witness, JUDITH C. CUTLER Chief Justice of said Court on NOV 18 2016

Attest:

A TRUE COPY  
ATTEST:

*Deborah J. Patterson*  
RECORDER

Deborah J. Patterson  
Recorder



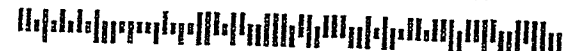
O C W E N

Case 09-20683 Document 7-13 Filed 02/01/17 Entered 02/01/17 13:01:27 Desc Main Document Page 8 of 14

West Palm Beach, FL 33416-4738

www.ocwencustomers.com

11/12/16 4:29 PM J 0000205 20161118 LK6A3103 OCWSTLT 1 ac DOM LK6A310000\* 146931 MG

ERIC N REYBURN  
204 GARDEN ST  
CAMBRIDGE MA 02138-1258

class 10 FORECLOSURE

Property Address 141 Fayerweather St  
Cambridge, MA 02138Statement Date 11/17/16  
Account Number [REDACTED]  
Due Date Due Now  
Amount Due \$687,856.19Customer Care 800-746-2936  
Insurance 866-317-7661

Account Information				Explanation of Amount Due						
Principal Balance*		\$649,637.51		Principal						\$649,637.51
Maturity Date		March 1, 2036		Interest						\$38,116.59
Interest Rate		4.25000%		Fees/Other Charges (Since Last Statement)						\$592.92
Prepayment Penalty		No		Past Due Fees/Other Charges						\$885.83
				Unapplied Funds**						-\$1,376.66
				<b>Total Amount Due</b>						<b>\$687,856.19</b>
				Alternative Payment – Reinstatement						
				Reinstatement amount (as of 11/17/16)						\$55,199.37

\* This is the Principal Balance only, not the amount required to pay the loan in full.

Activity Since Last Statement (10/17/16 to 11/17/16)										
Date Applied	Date Received	Description	Transaction Total	How Payments & Charges were Applied						
				Principal	Interest	Escrow	Optional Products	Late Charges	Fees/ Other	Unapplied Funds
10/26/16		Charge - Title Report Fee	-\$325.00						-\$325.00	
11/02/16		Charge - Filing Fee Complaint	-\$255.00						-\$255.00	
11/02/16		Charge - Service of Process	-\$12.92						-\$12.92	

Past Payments Breakdown				Special Notices	
	Paid Since Last Statement	Paid Year to Date			
Principal	\$0.00	\$2,273.48			
Interest	\$0.00	\$4,613.68			
Escrow (Taxes & Insurance)	\$0.00	\$0.00			
Fees/Other Charges	\$0.00	\$0.00			
Unapplied Funds**	\$0.00	\$1,376.66			
Total	\$0.00	\$8,263.82			

## Important News

\*\*Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only.

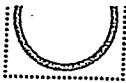
Payments received are to be applied in accordance with the mortgage note. Payments will be first applied to bring the loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

Tax season is right around the corner. Please visit OCWEN's website at [www.ocwencustomers.com](http://www.ocwencustomers.com) to verify the social security number on file for your loan.

Your loan has been accelerated (the past due balance, all fees, and your remaining principal balance is now due in full). This statement is not considered a payoff quote – you are still responsible for any additional fees and expenses that post to your account after the statement date. Any funds in your escrow account remain in the account, and have not been applied to your amount due. Once the accelerated amount

141. Pm 1





OCWEN

www.ocwencustomers.com

<b>Property Address</b> 39 Porter Rd Cambridge, MA 02140	
<b>Statement Date</b>	11/17/16
<b>Account Number</b>	[REDACTED]
<b>Due Date</b>	Due Now
<b>Amount Due</b>	\$992,794.61
<b>Customer Care</b>	800-746-2936
<b>Insurance</b>	866-317-7661

11/21/16 4:29 PM 3 0000184 20161118 LK6A5103 OCWSTMT 1 of DOM LK6A510000 146951 MS



ERIC N REYBURN  
204 GARDEN ST  
CAMBRIDGE MA 02138-1258

class 23 FORE CLOSURE

Account Information		Explanation of Amount Due	
Principal Balance*	\$870,438.84	Principal	\$870,438.84
Regular Principal Balance	\$715,443.94	Interest	\$100,062.90
Deferred Principal Balance	\$154,994.90	Escrow Advance	\$20,651.13
Escrow Balance	-\$20,651.13	Fees/Other Charges (Since Last Statement)	\$325.00
Maturity Date	July 1, 2041	Past Due Fees/Other Charges	\$1,996.61
Interest Rate	5.00000%	Unapplied Funds**	<u>-\$679.87</u>
Prepayment Penalty	No	<b>Total Amount Due</b>	<b>\$992,794.61</b>
		<i>Alternative Payment – Reinstatement</i>	
		<b>Reinstatement amount (as of 11/17/16)</b>	<b>\$157,378.31</b>

\* This is the Principal Balance only, not the amount required to pay the loan in full.

#### Activity Since Last Statement (10/17/16 to 11/17/16)

Date Applied	Date Received	Description	Transaction Total	How Payments & Charges were Applied						
				Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
10/20/16		Charge - Title Report Fee	-\$325.00						-\$325.00	
10/31/16	10/31/16	Tax Disbursement CAMBRIDGE CITY - TAX COLLECTOR	-\$3304.88			-\$3304.88				

#### Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Fees/Other Charges	\$0.00	\$0.00
Unapplied Funds**	\$0.00	\$679.87
<b>Total</b>	<b>\$0.00</b>	<b>\$679.87</b>

#### Special Notices

#### Important News

\*\*Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Payments received are to be applied in accordance with the mortgage note. Payments will be first applied to bring the loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal. Tax season is right around the corner. Please visit OCWEN's website at [www.ocwencustomers.com](http://www.ocwencustomers.com) to verify the social security number on file for your loan. Your loan has been accelerated (the past due balance, all fees, and your remaining principal balance is now due in full). This statement is not considered a payoff quote – you are still responsible for any additional fees and expenses that post to your account after the statement date. Any funds in your escrow account remain in the account, and have not been applied to your amount due. Once the accelerated amount

39 Part

See reverse side for important information and state specific disclosures.



O C W E N

Case 09-20683 Servicing 778

PO Box 24738

West Palm Beach, FL 33416-4738

Filed 02/01/17

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Document

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Mortgage Account Statement

www.ocwencustomers.com

Property Address 31 Blanchard Rd  
Cambridge, MA 02138

Statement Date 11/17/16

Account Number

Payment Due Date 12/01/16

Amount Due \$114,404.88

If payment is received after 12/16/16, a \$75.59 late fee will be charged.

Customer Care 800-746-2936

Insurance 866-317-7661

11/2/16 4:22 PM J 0009164 20161116 LK6A3106 OCWSTAT 2 oz DOM LK6A310000\* 140951 MS

ERIC N REYBURN  
204 GARDEN ST  
CAMBRIDGE MA 02138-1258

FORECLOSURE

Account Information		Explanation of Amount Due	
Principal Balance*	\$375,460.43	Principal	\$768.85
Escrow Balance	\$23,775.01	Interest	\$1,750.94
Maturity Date	September 1, 2036	Escrow	\$1,002.26
Interest Rate	6.00000%	Total Regular Payment	\$3,522.05
Prepayment Penalty	No	Past Due Payment(s) Amount	\$127,096.16
		Fees/Other Charges	\$88.84
		Unapplied Funds**	-\$16,302.17
		Total Amount Due	\$114,404.88

\* This is the Principal Balance only, not the amount required to pay the loan in full.

## Activity Since Last Statement (10/17/16 to 11/17/16)

Date Applied	Date Received	Description	Transaction Total	How Payments & Charges were Applied						
				Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
10/19/16		Charge - Property Inspection Fee	-\$13.25						-\$13.25	
10/20/16	10/15/16	Suspense Payment	\$2110.09							\$2110.09
10/25/16	10/25/16	Insurance Disbursement	-\$59.50			-\$59.50				
		MORTGAGE GUARANTY INS CORP								
10/31/16	10/31/16	Tax Disbursement CAMBRIDGE CITY - TAX COLLECTOR	-\$2895.44			-\$2895.44				

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$1,275.40
Interest	\$0.00	\$3,764.18
Escrow (Taxes & Insurance)	\$0.00	\$2,004.52
Fees/Other Charges	\$0.00	\$79.50
Unapplied Funds**	\$2,110.09	\$16,302.17
Total	\$2,110.09	\$23,425.77

## Special Notices

## Important News

\*\*Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Payments received are to be applied in accordance with the mortgage note. Payments will be first applied to bring the loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

Tax season is right around the corner. Please visit OCWEN's website at www.ocwencustomers.com to verify the social security number on file for your loan.

If you have any questions about your loan, please call 1-800-746-2936 and ask to set up an appointment with James Darthard, your relationship manager, or schedule an appointment at www.ocwencustomers.com.

25-31 Alan A...



OCWEN

www.ocwencustomers.com

Property Address 2 Inman Pl  
 Cambridge, MA 02139

Statement Date 11/17/16  
 Account Number ~~XXXXXXXXXX~~  
 Payment Due Date 12/01/16  
 Amount Due \$60,464.79  
 If payment is received after 12/16/16, a \$89.79 late fee will be charged.

Customer Care 800-746-2936  
 Insurance 866-317-7661

11/17/16 4:23 PM 3 0009165 20161116 LKBA3106 OCWSTAT2 02 DOM LKBA310000 145551 MS



ERIC N REYBURN  
 204 GARDEN ST  
 CAMBRIDGE MA 02138-1258

FORECLOSURE

Account Information		Explanation of Amount Due	
Principal Balance*	\$509,637.78	Principal	\$822.07
Escrow Balance	\$2,079.00	Interest	\$2,170.87
Maturity Date	June 1, 2036	Escrow	\$467.19
Interest Rate	5.25000%	Total Regular Payment	\$3,460.13
Prepayment Penalty	No	Past Due Payment(s) Amount	\$58,832.52
		Unapplied Funds**	-\$1,827.86
		Total Amount Due	\$60,464.79

\* This is the Principal Balance only, not the amount required to pay the loan in full.

## Activity Since Last Statement (10/17/16 to 11/17/16)

				How Payments & Charges were Applied						
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
10/31/16	10/31/16	Tax Disbursement CAMBRIDGE CITY - TAX COLLECTOR	-\$3008.41			-\$3008.41				

Past Payments Breakdown			Special Notices	
	Paid Since Last Statement	Paid Year to Date		
Principal	\$0.00	\$3,019.99		
Interest	\$0.00	\$8,951.77		
Escrow (Taxes & Insurance)	\$0.00	\$3,646.00		
Fees/Other Charges	\$0.00	\$381.06		
Unapplied Funds**	\$0.00	\$1,827.86		
Total	\$0.00	\$17,826.68		

## Important News

\*\*Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied fund account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Payments received are to be applied in accordance with the mortgage note. Payments will be first applied to bring the loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

Tax season is right around the corner. Please visit OCWEN's website at www.ocwencustomers.com to verify the social security number on file for your loan.

If you have any questions about your loan, please call 1-800-746-2936 and ask to set up an appointment with William Strong, your relationship manager, or schedule an appointment at www.ocwencustomers.com.

2 Inman



OCWEN

www.ocwencustomers.com

Property Address 59-61 Elm St  
 Cambridge, MA 02139

Statement Date 11/17/16  
 Account Number [REDACTED]  
 Payment Due Date 12/01/16  
 Amount Due \$28,478.59  
 If payment is received after 12/16/16, a \$86.07 late fee will be charged.

Customer Care 800-746-2936  
 Insurance 866-317-7661

11/2/16 4:29 PM 3 0009160 20161118 LK6A3100 OCWSTMT 2 ez DOM LK6A310000\* 145551 MS



ERIC N REYBURN  
 204 GARDEN ST  
 CAMBRIDGE MA 02138-1258



Account Information		Explanation of Amount Due	
Principal Balance*	\$507,556.37	Principal	\$891.11
Maturity Date	June 1, 2036	Interest	\$1,977.95
Interest Rate	4.75000%	<b>Total Regular Payment</b>	<b>\$2,869.06</b>
Prepayment Penalty	No	Past Due Payment(s) Amount	\$25,944.11
		Fees/Other Charges	\$13.25
		Unapplied Funds**	-\$347.83
		<b>Total Amount Due</b>	<b>\$28,478.59</b>

\* This is the Principal Balance only, not the amount required to pay the loan in full.

## Activity Since Last Statement (10/17/16 to 11/17/16)

				How Payments & Charges were Applied						
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
10/19/16		Charge - Property Inspection Fee	-\$13.25						-\$13.25	

FOI

Past Payments Breakdown			Special Notices	
	Paid Since Last Statement	Paid Year to Date		
Principal	\$0.00	\$5,928.51		
Interest	\$0.00	\$14,154.91		
Escrow (Taxes & Insurance)	\$0.00	\$0.00		
Fees/Other Charges	\$0.00	\$194.80		
Unapplied Funds**	\$0.00	\$347.83		
<b>Total</b>	<b>\$0.00</b>	<b>\$20,626.05</b>		

## Important News

\*\*Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. Payments received are to be applied in accordance with the mortgage note. Payments will be first applied to bring the loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal. Tax season is right around the corner. Please visit OCWEN's website at [www.ocwencustomers.com](http://www.ocwencustomers.com) to verify the social security number on file for your loan. If you have any questions about your loan, please call 1-800-746-2936 and ask to set up an appointment with Keanndre Gragg, your relationship manager, or schedule an appointment at [www.ocwencustomers.com](http://www.ocwencustomers.com).

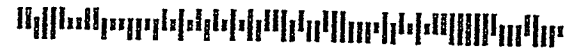
59-61 Elm



OCWEN

www.ocwencustomers.com

11/17/16 4:29 PM J C000053 20161118 LK6A8102 OCWSTAT 1 sz DCM LK6A810000\* 148951 RUS



ERIC N REYBURN  
 204 GARDEN ST  
 CAMBRIDGE MA 02138-1258

due 12 FORECLOSURE

<b>Property Address</b> 9-11 Hazel St Cambridge, MA 02138	
<b>Statement Date</b>	11/17/16
<b>Account Number</b>	[REDACTED]
<b>Due Date</b>	Due Now
<b>Amount Due</b>	\$545,384.22
<b>Customer Care</b>	800-746-2936
<b>Insurance</b>	866-317-7661

Account Information			Explanation of Amount Due	
Principal Balance*	\$495,276.60	Principal	\$495,276.60	
Escrow Balance	-\$10,872.20	Interest	\$37,309.93	
Maturity Date	November 1, 2036	Escrow Advance	\$10,872.20	
Interest Rate	4.50000%	Fees/Other Charges (Since Last Statement)	\$949.56	
Prepayment Penalty	No	Past Due Fees/Other Charges	\$3,170.32	
		Unapplied Funds**	-\$2,194.39	
		<b>Total Amount Due</b>	<b>\$545,384.22</b>	
		<b>Alternative Payment - Reinstatement</b>		
		<b>Reinstatement amount (as of 11/17/16)</b>	<b>\$71,319.37</b>	

\* This is the Principal Balance only, not the amount required to pay the loan in full.

Activity Since Last Statement (10/17/16 to 11/17/16)										
				How Payments & Charges were Applied						
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
10/18/16		Charge - Publication of Process	-\$253.80						-\$253.80	
10/28/16		Charge - Tax Certificate	-\$25.00						-\$25.00	
10/28/16		Charge - Service of Process	-\$20.01						-\$20.01	
10/31/16	10/31/16	Tax Disbursement CAMBRIDGE CITY - TAX COLLECTOR	-\$2868.37			-\$2868.37				
10/31/16		Charge - FC Thru Complaint	-\$637.50						-\$637.50	

Past Payments Breakdown				Special Notices	
Principal	Paid Since Last Statement	\$0.00	Paid Year to Date	\$0.00	
Interest		\$0.00		\$0.00	
Escrow (Taxes & Insurance)		\$0.00		\$0.00	
Fees/Other Charges		\$0.00		\$0.00	
Unapplied Funds**		\$0.00		\$2,194.39	
Total		\$0.00		\$2,194.39	

**Important News**

\*\*Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Payments received are to be applied in accordance with the mortgage note. Payments will be first applied to bring the loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal. Tax season is right around the corner. Please visit OCWEN's website at www.ocwencustomers.com to verify the social security number on file for your loan.

Your loan has been accelerated (the past due balance, all fees, and your remaining principal balance is now due in full). This statement is not considered a payoff quote - you are still responsible for any additional fees and expenses that post to your account after the statement date. Any funds in your escrow account remain in the account and have not been applied to your amount due. Once the accelerated amount

9-11 Hazel



O C W E N

www.ocwencustomers.com

11/2/16 4:29 PM 13 0009548 20161112 LK4AL106 OCW/STAIT 2 02 DOM LK4AL10000\* 146951 MS



ERIC N REYBURN  
204 GARDEN ST  
CAMBRIDGE MA 02138-1258

class 9 NOT CORRECT  
of ARREARS

Property Address 204 Garden St  
Cambridge, MA 02138-1258

Statement Date 11/11/16  
Account Number [REDACTED]  
Payment Due Date 12/01/16  
Amount Due \$8,438.50  
If payment is received after 12/16/16, a \$82.83 late fee will be charged.

Customer Care 800-746-2936  
Insurance 866-317-7661

Account Information		Explanation of Amount Due	
Principal Balance*	\$459,253.63	Principal	\$758.38
Maturity Date	May 1, 2037	Interest	\$2,002.64
Interest Rate	5.25000%	Total Regular Payment	\$2,761.02
Prepayment Penalty	No	Past Due Payment(s) Amount	\$5,831.32
		Unapplied Funds**	-\$153.84
		Total Amount Due	\$8,438.50

\* This is the Principal Balance only, not the amount required to pay the loan in full.

Activity Since Last Statement (10/18/16 to 11/11/16)										
Date Applied	Date Received	Description	Transaction Total	How Payments & Charges were Applied						
				Principal	Interest	Escrow	Optional Products	Late Charges	Fees/ Other	Unapplied Funds
11/10/16	11/09/16	Payment	\$2731.02	\$748.51	\$2012.51					-\$30.00

Past Payments Breakdown			Special Notices	
Principal	Paid Since Last Statement	Paid Year to Date		
Interest	\$748.51	\$8,056.60		
Escrow (Taxes & Insurance)	\$2,012.51	\$22,314.62		
Fees/Other Charges	\$0.00	\$0.00		
Unapplied Funds**	\$0.00	\$0.00		
Total	\$-30.00	\$153.84		
	\$2,731.02	\$30,525.06		

**Important News**

\*\*Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. Payments received are to be applied in accordance with the mortgage note. Payments will be first applied to bring the loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal. Tax season is right around the corner. Please visit OCWEN's website at [www.ocwencustomers.com](http://www.ocwencustomers.com) to verify the social security number on file for your loan.

If you have any questions about your loan, please call 1-800-746-2936 and ask to set up an appointment with Kennadra Foster, your relationship manager, or schedule an appointment at [www.ocwencustomers.com](http://www.ocwencustomers.com).